



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HumanaDental Insurance Company

**REASONABLENESS OF ASSUMPTIONS CERTIFICATION FOR  
IMPLIED GUARANTEED RATE METHOD REQUIRED BY ACTUARIAL  
GUIDELINE XXXVI**

**HUMANADENTAL INSURANCE COMPANY**

**REASONABLENESS OF ASSUMPTIONS CERTIFICATION  
FOR IMPLIED GUARANTEED RATE METHOD  
REQUIRED BY ACTUARIAL GUIDELINE XXXVI**

**December 31, 2008**

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company. As of December 31, 2008, HumanaDental Insurance Company has no equity-indexed business in force, and nothing to be reported by a Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method.

Date: February 20, 2009

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